



THE BUSINESS ADVOCATE

FALL 2015



A publication of the Nevada Department of Business and Industry



Coalition Snow wins inaugural competition with passionate pitch that personified the brand

Would-be "pitchers," take note. The key to business pitch competition success: stand before the judges' panel and *be your brand*. That strategy netted CEO Jen Gurecki of Coalition Snow first place at the inaugural Business Pitch Competition sponsored by AT&T and IQ Technology Solutions at the Governor's Conference on Business on August 25 in Reno. The company was awarded \$5,000 cash and a customized IT services package valued at \$8,500.

The Zephyr Cove-based startup is the self-anointed "world's first" ski and snowboard company specializing in high-performance hard goods designed by women, for women. Gurecki took the two minutes allotted to define the company's target market, explain what differentiates their products and how they plan to move their business forward. Presented in the hard-charging style that defines the company's target market of intermediate to expert women riders, applause and cheers from the audience erupted when Gurecki de-

clared, "We're Coalition Snow, and we make women's skis and snowboards that don't suck! Unlike our competition, our gear isn't short and soft. It isn't a watered down version of a man's. Through extensive market research and decades of experience as actual female skiers and riders, we know exactly what women have been looking for, and we have delivered."

(Watch how she got it done here: <https://vimeo.com/137886691>)

Second place winner Dragonfly Energy of Reno was awarded \$2,500. The company manufactures deep cycle Lithium ion batteries intended to replace traditional acid batteries used in boats and RV's at a much lower cost than their only competitor. The company is also considering other applications for their technology like stationary energy storage units for home use. Founder Dennis Phares won points with the judges when they queried his five year plan by succinctly responding "Hello Tesla." When asked why Tesla

should do business with them, Phares replied, "Because we can make their cells cheaper than Panasonic."

The pitch competition, one of the highlights of the 2015 Governor's Conference on Business, was open to startup companies in business for two years or less, from any industry sector. Companies from across the state submitted applications that were scored by a panel of five judges. The top 10 finalists were selected to make a live, two minute pitch, followed by a three minute Q&A session with the judges during the conference.

Moderator Lauren Klein, CEO of Girl-made, guided the companies through the rapid-fire agenda and expertly facilitated the condensed judges' Q&A to maximize the time to help them make a very difficult decision. Judges included Steve Cerocke of IQ Technology Solutions, Lieutenant Governor Mark Hutchison, David Millar of Apex Performance Solutions,

Continued, page 5



P2 / Access to Capital



P4 / Resource Partner



P7 / Statewide Calendar



P10 / Business Resource

Spotlight

of Events

Directory

Business pitch competition, continued

Ira Gostin of Tahoe Resources and UNR Instructor of Entrepreneurship Kelly Northridge.

Finalists that pitched during the competition:

BootRoxx, Reno- cowboy boot covers

Coalition Snow, Zephyr Cove- ski gear for women

Corporate Performance, LLC, Las Vegas- corporate health and wellness programs

Crowded Reality, Reno- crowdfunding platform for reality-based entertainment

Dragonfly Energy, Reno- deep cycle Lithium ion battery manufacturing

Hydro Management Nevada*, Henderson- water conservation technologies

IMBIB Custom Brews, Reno- custom beer brewing

Innovum Technologies, Inc., Henderson- gaming compliance software

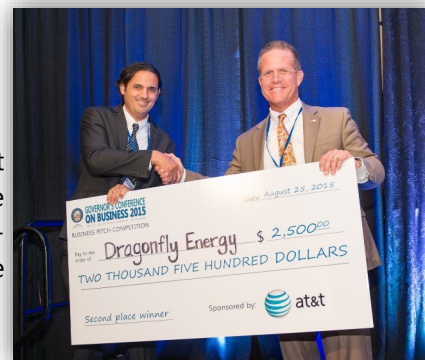
Irrigo, LLC, Fernley -automated farm field irrigation

Skyworks Aerial Systems, Henderson- unmanned aerial vehicles

Competition judge Lieutenant Governor Mark Hutchison remarked that the competition not only gave entrepreneurs exposure to potential investors but served as a valuable experience for them to refine their pitch and business concept. "I was very impressed with the entrepreneurial spirit, the innovative technologies they were pitching," Hutchison said. "It makes me feel like Nevada's got a bright future with these kinds of minds and businesses in the state."

The inaugural competition could not have happened without the passion and enthusiasm of Nevada's entrepreneurs and the generous support provided by AT&T and IQ Technology Solutions. Thank you to all that helped make this possible! Planning for next year's Governor's Conference is underway and we're excited to bring this competition to Las Vegas in 2016!

**First alternate Hydro Management Nevada was invited to pitch when original finalist Duncce Labs, LLC was unable to attend to make an in-person pitch, per the competition rules and guidelines.*



Water conservation customized for southern Nevada businesses

Since 2001, businesses throughout southern Nevada have conserved more than 9.3 billion gallons of water- and saved some money on their water bills- by participating in the Southern Nevada Water Authority's (SNWA) Water Efficient Technologies (WET) program.

Through WET, the SNWA offers financial incentives to commercial and multi-family property owners who install water-efficient devices and technologies, either from a menu of pre-approved retrofits—including high-efficiency toilets and showerheads and waterless urinals—or via implementation of customized technologies, which can be tailored to meet a business's needs or processes while also reducing water use. As an example, WET program participant, Boyd Gaming Corp., upgraded cooling towers at eight of its properties earlier this year, and, to date, has saved more than 48 million gallons of water.



Another effective water conservation option for Southern Nevada's business community is the SNWA's Water Smart Landscapes Rebate program (WSL). Nearly 6,000 commercial landscape conversations have been done throughout the valley, resulting in the removal of more than 112 million square feet of grass from commercial properties. Participants in this program receive \$1.50 for the first 5,000 square feet (\$1 per each additional square foot) of grass that is converted to water smart landscaping. The WSL program has saved more than 88 billion gallons water.

With WET and WSL, the SNWA will work with businesses to help achieve their water-efficiency goals, furthering Southern Nevada's successful water conservation initiatives and protecting our community's most precious natural resource.

For information about these SNWA programs or to participate, visit snwa.com or call 702-862-3734.

ACCESS TO CAPITAL CORNER:

Pros and cons of paying off a short-term loan early



By Rieva Lesonsky, Contributor at Fundera

When is paying off a business loan not a good thing?

If you're seeking capital to run and grow your small business, you may be debating between a line of credit and a term loan. But how do these two financing vehicles work, and in what situation should you apply for each one? Here's a closer look:

Business line of credit: A business line of credit is similar to personal lines of credit, such as credit cards or home equity lines of credit. You have access to a specific amount of financing—say, \$50,000—but you don't make payments or incur any interest until you tap into the funds.

Lines of credit can be unsecured or secured (typically by inventory or receivables). They are often referred to as "revolving," which means you can tap into them again and again. For instance, if you have a \$50,000 line of credit and take out \$25,000, you still have access to the remaining \$25,000. If you pay that \$25,000 back down to \$0, you still have access to the entire \$50,000 without reapplying.

A line of credit typically has a lower interest rate and closing costs than a loan of comparable size. However, if you're late with a payment or go over your borrowing limit, your interest rate may increase substantially—unlike a term loan, where the interest rate stays the same for the life of the loan.

Term loan: With a business term loan, you borrow a lump sum of money, get it all at once and pay it back over a specific time period (or "term")—it can range from a year to 20 years. Unlike lines of credit that are typically renewed every 1 – 2 years, a term loan is fixed for the specified amortization period. Lenders prefer loans to be

collateralized, but there are options for unsecured terms notes.

You can select term loans with different repayment periods and with fixed or variable interest rates. However, you must begin repaying the loan immediately (even if you don't use the money right away). Closing costs and interest rates for term loans are typically higher than those on a business line of credit. And, unlike a revolving line of credit, once you use up all the loan funds, you'll need to reapply for a new loan.

Now that you understand how these financing options work, when should you choose a business line of credit as opposed to a term loan?

Term loan: Term loans work best for long-term investments. For instance, if you're buying capital equipment or other fixed assets that will take several years to pay off, buying a business or doing construction, obtaining a term loan is your best bet.

In addition, term loans are typically used for a specific purpose: In order to get the loan, you'll need to show exactly what you plan to use the money for and how that will help your business increase sales and profits. If your financial projections convince lenders that these changes will increase your sales and profits, the lender will feel confident that your business will be able to pay off the loan.

Here are some situations where you might use a term loan:

- You own a pizza restaurant and want to expand into a larger space that just became available next door. You also want to add two wood-burning pizza ovens so you can serve upscale, Neapolitan-style pizzas (and charge more). The expansion and shift in positioning will take a while to pay off, and the pizza ovens have a usable life of 10 years. Therefore, it's to your advantage to stretch out your payments to a long-term loan of 10 years.
- You own a graphic design business and need to buy new computers for your staff of 30. Typically computers have a life of about three years, so a three-year

Early loan repayment, cont'd

term loan would be appropriate.

The longer you've been in business, the easier it will be to get a term loan, as banks want to see a track record of success.

Business line of credit: A business line of credit is sometimes called an operating line of credit, because its purpose is to help finance ongoing operating expenses. Think of a line of credit as an insurance policy providing a cushion of cash when you need it. That's why the best time to apply for a business line of credit is *before* you need it—in order to get an unsecured line of credit, you need to prove that your business has healthy cash flow.

Business lines of credit are best for short-term financing needs, such as payroll, seasonal expenses or temporary cash flow shortages. Here are some situations where you might use a line of credit:

- You own a landscaping business and have just completed several projects. You have a huge chunk of receivables due in a week—but you need to make payroll for your 20 employees in two days, and don't have the cash on hand. You could use the line of credit to cover payroll, then pay it back as soon as your receivables come in.
- You own a business selling fashion accessories from a kiosk, and a particular style of sunglasses is selling like crazy. You need to order more and your supplier is offering a great deal, but requires C.O.D. Use the line of credit to pay for the sunglasses, then pay it back as you sell them.

Be sure not to tie up your line of credit paying for long-term investments, or you won't have access to it in an emergency, limiting your flexibility—which is the whole point of a line of credit.

Working with a company that's experienced in matching businesses with financing sources can ensure that you find the perfect type of financing for you.

Reprinted with permission from Fundera

<http://bit.ly/1FBCD80>

ACCESS TO CAPITAL DIRECTORY

The **Access to Capital Directory** is a comprehensive listing of products and resources available to Nevada businesses.

View online at [http://business.nv.gov/Business/Access to Capital/Access to Capital/](http://business.nv.gov/Business/Access%20to%20Capital/Access%20to%20Capital/)



Jim Annis, CEO
The Applied Companies
775.853.5433
www.theappliedcompanies.com

Q: Why should I outsource HR?

A: If there is one constant in life and business, it is change.

As we continue to work in a lucrative and ever-changing business environment, keeping our businesses thriving and adapting is a crucial and time-consuming task.

All too often there are factors stopping us from achieving our company's goals and keeping us from doing what we're good at – our business. Day-to-day tasks that come with owning and operating a business can take away from the end goal and hinder businesses from growing.

Internal functions such as Human Resources, Payroll, Benefits Administration and Risk Management take time, money and effort. Once businesses start growing, it is essential to hire an employee dedicated to take on these tasks. However, finding an employee with the expertise in these different areas, and one that will be reliable for a long period of time, is a challenge.

That is where outsourcing comes in.

By outsourcing your HR needs, you are partnering with a team of experts that don't take sick days, vacation or cause you worry about turnover. There isn't a day off, and this team has dedicated their life to the world of HR, ensuring that best practices are in place, always.

As government regulation increases, an outsourced certified team will ensure that your business is compliant and that all policies are followed. This, along with aggregated risk on health insurance, a sense of stability and the freedom to focus on what you're good at, makes outsourcing HR a necessary and smart move for the future of your business.

Focus on your goals, do what you're good at and leave the day-to-day tasks of running a business up to a team of experts – your partners in growing your business. Imagine what life could be like if you outsourced all of the daily tasks, giving you the freedom to focus on your bottom line.

Have a question for one of our guest experts?
Email cfoley@business.nv.gov.



RESOURCE ORGANIZATION SPOTLIGHT

USDA RURAL DEVELOPMENT

You might not think of USDA when you think business loans, but you should. In Nevada, the business programs of USDA Rural Development provide guaranteed loans and very limited grant funding to cities, counties, individual businesses, cooperatives, non-profits and Tribes. Fourteen separate programs are focused on supporting business activities in small rural communities across the Silver State.

Levels of assistance vary by program, and in some instances, USDA uses an outside partner- the Rural Nevada Development Corporation, for instance, or counties (Nye County and Lincoln County)- to deliver micro loans and revolving loans in rural areas. Whether you are planning to build a business, conduct a feasibility study on a business venture, develop a business incubator, develop a business plan to market an existing agricultural product, or invest in an alternative energy system to power your business, USDA Rural Development can help.

USDA's largest loan program (up to \$10 million) is the Business and Industry Loan Guarantee (B&I). The B&I loan guarantee is available for businesses located in unincorporated areas and cities with populations of 50,000 or less. With this program, USDA guarantees business loans made by commercial lenders. For a rural business with strong equity and collateral, the B&I loan can provide up to an 80% guarantee. This less-

ens the risk for commercial lenders and allows them to fund loans in rural Nevada that they may have not considered otherwise. For businesses, a USDA guarantee can make the difference between a payment that is too high and one that is manageable. The B&I guarantee works very well for family-owned businesses in rural areas.

A number of lenders in Nevada already use USDA's Guaranteed Loan. Heritage Bank of Nevada, Meadows Bank, Greater Nevada Credit Union, Elko Federal Credit Union, First Utah Bank, Umpqua Bank, Bank of Nevada, and Nevada State Bank all use the USDA guaranteed loan to help them extend credit in rural areas. Commercial lenders are encouraged to contact USDA Rural Development and learn more about how the guaranteed loan can work to expand their loan portfolios and support rural business.

For more information about USDA Rural Development and its Business Programs, visit the website on line at www.rd.usda.gov/NV.html or call the State Office of USDA Rural Development in Carson City at (775) 887-1222.



USDA Rural Development
1390 S. Curry St.
Carson City, NV. 89703
(775) 887-1222
www.rd.usda.gov/nv

Family business turns to USDA program to facilitate expansion

East West Engineering, located in a rural area east of Carson City, is a small high performance machine shop that used the B&I loan guarantee to refinance the existing loan on their machine shop and purchase new equipment. Randy Eakins and his dad Bob design and build clutches and flywheels for everything from mud-bog racing to motorsport racing.

The Eakins moved to Nevada in 2003 to purchase a larger machine shop to expand and diversify their line of high performance clutches. With 19 years in the business they were not new to the field, they had produced high quality machined products for the aviation and motorsport industries for years in Southern California.

"There was no space there to expand and we needed more space to start new products," Randy said. He worked with Jeremy Gilpin, Greater Nevada Credit Union's (GNCU) Vice President of Business Services, and Herb Shedd, the USDA Rural Development Business Programs Director, and applied for a B&I guaranteed loan to refinance their existing loan on the machine shop and purchase machinery.

Greater Nevada Credit Union with USDA's Business and Industry (B&I) Loan Guarantee provided the \$274,660 loan that allowed the company to expand. With financing in place, Randy was able to expand operations at the machine shop and buy the high end lathes and other necessary equipment to increase product lines, speed up processes, and diversify. The Eakins now design and build 80-90 different products. Randy points to the new CNC lathe with pride. "That is the machine that is allowing us to do all this work. What it can do in a few hours used to take us a day to do. We couldn't have done this without the Greater Nevada Credit Union and USDA."



Randy and Bob Eakins
East West Engineering

Highlights from the



GOVERNOR'S CONFERENCE ON BUSINESS 2015



Department of Business and Industry Director Bruce Breslow welcomed conference attendees on August 25th at the Atlantis Hotel and Casino.



Diarmuid O'Connel of Tesla Motors gave an overview of the company's plans for the gigafactory in Northern Nevada and a sneak peek at the new SUV model X.



Three breakout sessions were held throughout the morning with topics on IT security, workforce development and the commerce tax.



Governor Brian Sandoval gave the keynote address to the sold out crowd of 630 attendees at the conference luncheon.



Ten finalists were selected to pitch at the inaugural Business Pitch Competition. Pictured: L)Heather Sallan of BootRoxx; R) Mark West, Innovum Technologies



The judges scored the pitches at the Business Pitch Competition and selected the top two competitors who were announced at the conference luncheon.



More than 100 business resource organizations, B2B companies and government organizations exhibited at the Business Resource Expo.

STATEWIDE CALENDAR OF EVENTS

For event details, registration instructions and cost, please visit http://business.nv.gov/Business/Event_Calendar/Calendar_of_Events/

LAS VEGAS

October 1 4:30pm to 7:00pm	Small Business Start Up Steps University of Nevada Cooperative Extension 8050 Paradise Rd. Classrooms B & C
October 2 8:00am to 12:00pm	Legal Issues for Nevada Small Business Innovation Center 6975 Edmond St., 3 rd Floor
October 6, 8, 13, 15 6:00pm to 9:00pm	Veterans: Boots to Business Reboot University of Nevada Cooperative Extension 8050 Paradise Rd., Classrooms B & C
October 8 8:30am to 5:00pm	ExporTech Southern Nevada Desert Research Institute 755 E. Flamingo Rd.
October 9 7:30am to 12:30pm	Supplier Inclusion Networking Event & Workshop Charleston Campus 6375 W. Charleston, Bldg. I Room I – 108
October 13 9:00am to 12:00pm	Hazardous Waste Seminar City of Las Vegas Development Services Center 333 N. Rancho Dr., 5 th Floor, Great Basin Room
October 14 8:00am to 12:00pm	Updates on Davis Bacon Act and Intellectual Property Regulations Southern Nevada Housing Authority 5390 E. Flamingo
October 15 1:00pm to 3:00pm	Where's The Contract? University of Nevada Cooperative Extension 8050 Paradise Rd. Suite 100, Classroom A & D
October 17 9:00am to 11:30am	Small Business Startup Steps Las Vegas Urban League 3575 W. Cheyenne Ave., Suite 101
October 21 8:30am to 5:00pm	Lean Manufacturing Workshop Desert Research Institute 755 E. Flamingo Rd.
October 22 8:30am to 7:30pm	McCarran Airport / RTC So. Nevada Disparity Study Public Hearings RTC of Southern Nevada 600 Grand Central Pkwy., Conference Room 108
October 28 9:00am to 12:00pm	Nevada Small Business Association Small Business Association (SBA) 300 S. 4 th Street, Suite 400
November 4 6:00pm to 7:00pm	Water Street Mall-E The Gold Mine Tavern-Outdoor Patio 23 S. Water St.– Henderson
November 5 4:30pm to 7:00pm	Small Business Start Up Steps University of Nevada Cooperative Extension 8050 Paradise Rd., Classroom B
November 12 8:30am to 5:00pm	ExporTech Southern Nevada Desert Research Institute 755 E. Flamingo Rd.
November 19 1:00pm to 3:00pm	Where's the Contract? University of Nevada Cooperative Extension 8050 Paradise Rd. Suite 100, Classroom A & D

LAS VEGAS, continued

November 21 9:00am to 11:30am	Small Business Start Up Steps Las Vegas Urban League 3575 W. Cheyenne Ave. Suite 101
November 29 10:00am to 1:00pm	What Type of Business Should You Start? Nevada Women's Business Center 550 E. Charleston Blvd., Suite E
December 3 4:30pm to 7:00pm	Small Business Start Up Steps University of Nevada Cooperative Extension 8050 Paradise Rd., Classrooms B & C
December 17 1:00pm to 3:00pm	Where's the Contract? University of Nevada Cooperative Extension 8050 Paradise Rd. Suite 100, Classroom A & D

RENO/ NORTHERN NEVADA

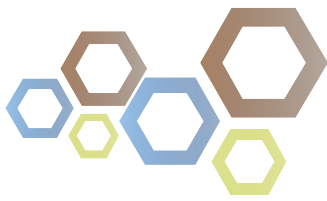
October 6, 20 6:30pm to 8:30pm	SCORE Start-Up Basics Seminar University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 214
October 7, 14, 21, 28 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Ct.
October 7 8:30am to 5:00pm	ExporTech Northern Nevada University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 227
October 9 7:15am to 9:00am	What Entity Formation is Right for Your Business Reno City Hall 1 E. First St.
October 15 1:00pm to 3:00pm	Where's the Contract? Multiple Locations
October 15 6:30pm to 9:00pm	Start Up Basics Northern Nevada Development Authority 704 W. Nye Lane, Suite 20
October 20 10:00am to 1:00pm	2015 Small Business Matchmaker Fallon Convention Center 100 Campus Way
October 20, 27, 28 5:30pm to 8:30pm	Veterans: Boots to Business Reboot University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 214
October 21 8:30am to 10:00am	Don't Let HR Kill Your Business! University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Room 216
October 21 9:00am to 8:00pm	Reno-Tahoe Airport and RTC Washoe County Disparity Public Hearings RTC Washoe County 2050 Villa Nova Dr.- Villa Nova Board Room
October 24 9:30am to 11:30am	SCORE Start-Up Basics Seminar University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 214
November 3 6:30pm to 8:30pm	SCORE Start-Up Basics Seminar University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 214

RENO/ NORTHERN NEVADA, continued

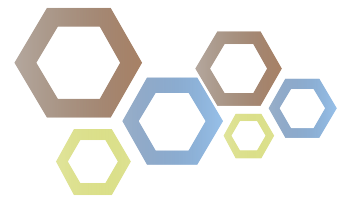
November 4 8:30am to 5:00pm	ExporTech Northern Nevada University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 227
November 4, 11, 18, 25 9:00 am to 10:00 am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Ct.
November 7, 17 6:30pm to 8:30pm	SCORE Start-Up Basics Seminar University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 214
November 12 6:30pm to 9:00pm	SCORE Start Up Basics Northern Nevada Development Authority 704 W. Nye Lane, Suite 201– Carson City
November 18 5:00pm to 7:00pm	Nevada Exporting University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 227
November 19 1:00pm to 3:00pm	Where's the Contract? Multiple Locations
December 1, 15 6:30pm to 8:30pm	SCORE Start-Up Basics Seminar University of Nevada Reno, Redfield Campus 18600 Wedge Parkway—Bldg. A. Room 214
December 2 8:30am to 5:00pm	ExporTech Northern Nevada University of Nevada Reno, Redfield Campus 18600 Wedge Parkway- Bldg. A. Room 227
December 2, 9, 16, 23, 30 9:00am to 10:00am	1 Million Cups Swill Coffee & Wine 3366 Lakeside Ct.
December 10 6:30pm to 9:00pm	SCORE Start Up Basics Northern Nevada Development Authority 704 W Nye Lane, Suite 201– Carson City
December 17 1:00pm to 3:00pm	Where's The Contract? Multiple Locations

WEBINAR

October 14 2:00pm to 3:00pm	Business Intelligence and Market Research for Government Contracting
November 18 2:00pm to 3:00pm	Building Successful Contracting Teams and Joint Ventures
December 9 2:00pm to 3:00pm	Writing a Winning RFP Response



NEVADA SMALL BUSINESS RESOURCE DIRECTORY



ACCESS TO CAPITAL

Accion
1951 Stella Lake St.
Las Vegas, NV. 89106
Phone: (702) 250-3372
Web: www.accionnv.org

Bank of Nevada
Multiple Locations
Web: www.bankofnevada.com

Prestamos/CPLC
3685 Pecos-McLeod
Las Vegas, NV. 89121
Phone: (702) 207-1614
Web: prestamosloans.org

Nevada State Bank
Multiple Locations
Web: www.nsbank.com

Nevada State Development Corporation
1551 Desert Crossing Ct.
Las Vegas, NV. 89144
Phone: (702) 877-9111
Web: www.nsdsc.com

Nevada State Development Corporation
6572 South McCarran Blvd.
Reno, NV. 89509
Phone: (775) 770-1240
Web: www.nsdsc.com

Nevada Microenterprise Initiative (NMI)
550 E. Charleston Blvd. Suite E
Las Vegas, NV. 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

Rural Nevada Development Corporation
1320 E. Aultman St.
Ely, NV. 89301
Phone: (775) 289-8519
Web: www.rndcnv.org

SBA
Multiple Locations
Web: www.sba.gov

The Interface Financial Group
Chuck and Karin Schultz
Phone: (702) 636-8644
Web: www.interfacefinancial.com/Schultz

USDA Rural Development
7080 La Cienega St. Ste. 100
Las Vegas, NV. 89119
Phone: (702) 407-1400 ext. 103
Web: www.rurdev.usda.gov/NVHome.html

The Valley Center Opportunity Zone (VCOZ)
300 North 13th St.
Las Vegas, NV. 89101
(702) 384-8269
Web: www.vcoz.org

Wells Fargo
Multiple Locations
Web: www.wellsfargo.com

EXPORTING

Governor's Office of Economic Development
See Government Contracts below

Nevada Industry Excellence
Multiple Locations
Web: www.nevadaie.com

U.S. Department of Commerce-
U.S. Export Assistance
400 S. Fourth St. Ste. 250
Las Vegas, NV. 89101
Phone: (702) 388-6469
Web: www.export.gov

GOVERNMENT CONTRACTS

Clark County Department of Finance
Purchasing & Contracts
500 S. Grand Central Pkwy.
Las Vegas, NV. 89155
Phone: (702) 455-0000
Web: www.clarkcountynv.gov/depts/finance/purchasing/pages/default.aspx

Governor's Office of Economic Development
555 E. Washington Ave. Suite 5400
Las Vegas, NV. 89101
Phone: (702) 486-2700
Web: www.diversifynevada.com

Governor's Office of Economic Development
808 West Nye Lane
Carson City, NV. 89703
Phone: (775) 687-9900
Web: www.diversifynevada.com

Nevada Department of Transportation
600 S. Grand Central Pkwy. Room 140
Las Vegas, NV. 89106
Phone: (702) 730-3301
Web: www.ndotdbe.com

INSURANCE

State of Nevada, Division of Insurance
2501 E. Sahara Ave. Suite 302
Las Vegas, NV. 89104
Phone: (702) 486-4009
Web: www.doi.state.nv.us

State of Nevada, Division of Insurance
1818 E. College Parkway Suite 103
Carson City, NV. 89706
Phone: (775) 687-0700
Web: www.doi.state.nv.us

State of Nevada, Division of Industrial Relations, Workers' Comp Section
1301 N. Green Valley Pkwy, Suite 200
Henderson, NV 89047
Phone: (702) 486-9000
Web: dirweb.state.nv.us/wcs/wcs.htm

LABOR LAWS

State of Nevada, Office of the Labor Commissioner
555 E Washington Ave. Suite 4100
Las Vegas, NV. 89101
Phone: (702) 486-2650
Web: www.laborcommissioner.com

State of Nevada, Office of the Labor
Commissioner
675 Fairview Dr. Suite 226
Carson City, NV. 89701
Phone: (775) 687-6409
Web: www.laborcommissioner.com

STATE BUSINESS LICENSE

Secretary of State
Multiple Locations
Web: www.nvsos.gov

SilverFlume Business Portal
Web: nvsilverflume.gov

TAXATION

State of Nevada, Department of Taxation
Multiple Locations
Web: www.tax.nv.gov

Internal Revenue Service
110 N. City Parkway
Las Vegas, NV. 89106
Phone: (702) 868-5005
Web: www.irs.gov

TRAINING OPPORTUNITIES

Nevada Microenterprise Initiative (NMI)
550 E. Charleston Blvd. Suite E
Las Vegas, NV. 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

Nevada Small Business Development
Center
Multiple Locations
Web: www.nsbdc.org

SBA
Multiple Locations
Web: www.sba.gov

SCORE
Multiple Locations
Web: www.score.org

Vegas PBS – Global Online Advanced
Learning (GOAL)
3050 E. Flamingo Rd.
Las Vegas, NV. 89121
Phone: (702) 799-1010
Web: www.vegaspbs.org/workforce/

VETERANS SERVICES

Nevada Department of Veterans Services
Multiple Locations
Web: www.veterans.nv.gov

WORKPLACE SAFETY

State of Nevada, Division of Industrial
Relations
1301 N. Green Valley Parkway Suite 200
Henderson, NV. 89014
Phone: (702) 486-9080
Web: www.dirweb.state.nv.us

State of Nevada, Division of Industrial
Relations
400 West King St. Suite 400
Carson City, NV. 89710
Phone: (775) 684-7260
Web: www.dirweb.state.nv.us

OTHER

City of Henderson
240 Water St.
Henderson, NV. 89015
Phone: (702) 267-2323
Web: [www.cityofhenderson.com/
economic-development/home](http://www.cityofhenderson.com/economic-development/home)

City of Las Vegas
495 S. Main St.
Las Vegas, NV. 89101
Web: www.lasvegasnevada.gov

Clark County
500 S. Grand Central Pkwy.
Las Vegas, NV. 89155-1212
Phone: (702) 455-2000
Web: www.clarkcountynv.gov

Economic Development Authority of
Western Nevada (EDAWN)
5190 Neil Rd. Suite 110
Reno, NV. 89502
Phone: (775) 829-3700
Web: www.edawn.org

Las Vegas Global Economic Alliance
6720 Via Austi Parkway, Ste. 130
Las Vegas, NV 89119
Phone: (702) 791-0000
Web: www.lvgea.org

Nevada Association of Counties (NACO)
304 South Minnesota St.
Carson City, NV. 89703
Phone: (775) 883-7863
Web: www.nvnaco.org

Nevada's Center for Entrepreneurship
and Technology (NCET)
5441 Kietzke Lane, Second Floor
Reno, NV 89511
Web: www.NCET.org

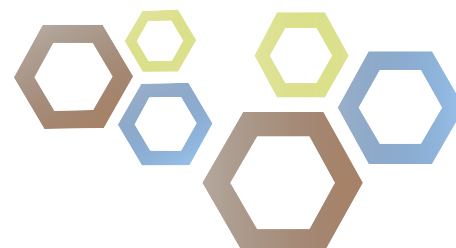
Nevada Department of Employment,
Training and Rehabilitation (DETR)
500 E. Third St.—Carson City, NV. 89713
2800 E St. Louis Ave—Las Vegas, 89104
Web: www.detr.state.nv.us

Nevada League of Cities & Municipalities
310 S. Curry St.
Carson City, NV. 89703
Phone: (775) 882-2121
Web: www.nvleague.com

Nevada Women's Business Center
Nevada Microenterprise Initiative (NMI)
550 E. Charleston Blvd. Suite E
Las Vegas, NV. 89104
Phone: (702) 734-3555
Web: www.4microbiz.com

The CUBE
800 Haskell St.
Reno, NV. 89509
Phone: (775) 622-9900
www.c4cube.com

University of Nevada Las Vegas
Office of Economic Development
4505 S. Maryland Pkwy.
Box 451092
Las Vegas, NV. 89154-1092
Phone: (702) 895-3011
Web: www.unlv.edu/research/econdev



Unemployment insurance tax system now online

The Department of Employment, Training and Rehabilitation (DETR), has completed the modernized unemployment insurance computer program. The web-based operating system for managing unemployment insurance tax accounts is now available to employers. The new system includes a secure Employer Self Service (ESS) website that gives employers the ability to better manage their unemployment insurance tax and claims activity online.

"It is very exciting to have this last phase of the project completed and to be able to offer employers an easy-to-use online system that links together the unemployment insurance tax and benefits programs," said DETR's Employment Security Division, Administrator Renee Olson. "After years of hard work, and during one of the most challenging periods for Nevada's businesses and workforce, the new system is now up and running. The new web-based system is coming at a good time as the state continues to show strong job growth with a record number of employers in the state."

All employers are encouraged to visit the new ESS website at <http://ui.nv.gov/ess> and create a new online user account, which will provide them full access to the expanded features of the website. Employers will be able to utilize the easy, online reporting functionality for their 2015 third quarter reports.

"This upgrade is long-overdue as it replaces an outdated 30-year-old computer system. The new system will offer Nevada's 62,500 businesses enhanced functionality and flexibility to more easily manage their unemployment insurance tax accounts," Olson said. "We are excited to provide this state-of-the-art system to the Nevada business community and look forward to working with them to ensure a smooth transition."

Key online enhancements for the ESS website include:

- The ability to view employer account history and activity including; unemployment insurance tax rates, previous wage reporting details, list of payments made, and correspondence sent by the division regarding unemployment insurance tax matters
- The ability to make online requests for subcontractor clearances, federal certifications, and payment agreements for any outstanding unemployment insurance tax balance due
- The ability to complete an electronic power-of-attorney designation which is required if the employer utilizes a reporting service or other third party entity
- Direct online access for employers to respond to unemployment insurance claims notices and view the benefit charges on their employer accounts



State of Nevada Department of Business & Industry

Bruce Breslow, Director
Terry Reynolds, Deputy Director

555 E Washington Avenue, Suite 4900
Las Vegas, NV 89101

1830 College Parkway, Suite 100
Carson City, NV 89706

biinfo@business.nv.gov

Production Team

Carrie Foley
Linda Gooley
Teri Williams

The Business Advocate is a publication of the Nevada Department of Business and Industry. The Business Advocate welcomes ideas and suggestions to make this publication as relevant and useful to readers as possible. Questions or concerns about content of The Business Advocate may be addressed to: Teri Williams, Department of Business and Industry, 555 E. Washington Ave., Suite 4900, Las Vegas, NV 89101.

Please email subscription requests to
twilliams@business.nv.gov



(702) 486-2750
(775) 684-2999



business.nv.gov



@SmallBizNV



/BusinessandIndustry